



# Cancer W/ GPO Pitch

## PROBLEM CREATION

(Client name) the needs analysis really didn't find much. You're all taken care of with your life insurance. The only concern it found has to do with the leading cause of bankruptcy. Joe, do you know what that is? Mary? (Make them answer you, get them involved) That's what most people say. Believe it or not, it's actually medical bills. Now guys, the sad news is, 75% of those bills are associated with cancer.

Now I'm not sure if you know this or not, but I'm going to show you how most health care works when you get cancer. Here are the facts: (show facts sheet)

½ men will be diagnosed with cancer. 1/3 women. Now guys, I don't know about you but that's 50%! That's scary! Joe, if you knew there was a 50% chance of your house catching on fire tonight, you probably wouldn't sleep here, would you? (Get the buy in) I wouldn't. Or I would at least go buy a fire extinguisher. I mean that's crazy.

Here's the scary part, something you guys probably don't know, back in the day, people used to say cancer runs in my family or cancer doesn't run in my family, but the scary part is, there are over 230 different forms of cancer, but only 6 are linked to the blood line. So Joe, what does that mean? If only 6 are linked to the bloodline. So that means that there are over 220 different types of cancer left up to chance. Well what are the chances of us getting diagnosed with those? (Let them answer) Yes 50%. So now like I mentioned before, it's one of the leading causes of bankruptcy.

The FDA may not approve 1/3 drugs used to fight cancer today. That means if you get diagnosed with cancer and the doctor prescribes 9 drugs, three of them may not be approved by the FDA. Mary, do you know how expensive those drugs can be? Yes thousands. As a matter of fact, my coworker filed a cancer claim. (Show copy of checks) This client was retired with great benefits, and she almost came out of pocket over \$47,000! How crazy is that?

I'm going to just cut to the chase. The average person that gets diagnosed with cancer is coming out of pocket \$20,000 first year, and that does not include experimental drugs. I mean everyone is different. Some people are blessed and do not have to pay anything and some people go bankrupt. Now I know how much you guys love your family, and I know you would want the protection here. Now I'm sure no one has even told you anything about this.

## SOLUTION

So, what they have done is come up with what's called the family protection plan. And what this does. It gives you up to \$\_\_\_\_\_ of tax-free cancer protection, in the event you are ever diagnosed with cancer, Mary and Joe, you are going to have access up to \$\_\_\_\_\_ each. This pays you, not the hospitals and doctors, because who does your health insurance pay? Exactly, this pays you. So you are 100% protected if you ever



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get diagnosed with cancer, but what happens if you don't get cancer. Well, we thought of this. What they did was they attached a guaranteed death benefit of \$\_\_\_\_\_ each. When you die, it doesn't matter how you die, when you die. You could die tomorrow and the program is going to pay out. It doesn't matter how much you have paid into this plan it is going to pay out. It also builds cash value. It's one of the only cancer plans that does this. So, you really can't go wrong. So, guys that's the recommended option at \$3.00/day each, its \$\_\_\_\_\_ total in cancer benefit and \$\_\_\_\_\_ total in death benefit. That's the rec option most go with. \$3.00 day for you Mary, and \$3.00 day for you Joe. (**\$180 a month approx.**)

The comprehensive option \$4.00/ day each \$\_\_\_\_\_ total in cancer benefit and \$\_\_\_\_\_ total in death benefit. So, \$4.00 a day for you Mary, and \$4.00 day for you Joe. (**\$240 a month approx.**)

Now, of course, I would have to see if you would qualify for this. Almost everyone takes advantage of at least one of these plans just so you know. The only people that don't have it are the people that can't qualify. Now both of you said you've never been diagnosed with cancer, right?

So, if I can get you qualified which option makes the most sense to you right now? It doesn't matter to us which one you get enrolled into as long as we lock in your insurability. So, did you want to do like most members and go with the recommended? (**recap coverage**) or The Comprehensive? (**Recap Coverage**)

Great option, I will get that set up for you under one condition if this ever becomes uncomfortable you reach out to me, because if I don't hear from you, I can't help you, promise? Great please get up and grab you Driver's license, medications, and account you want to set this up with and I will get started on the application!